

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
NORTHERN DIVISION**

In re:

Richard A Lesniak \*\* Deceased\*\*  
Amy J Lesniak  
Debtor(s)

Case No. 10-20150-dob

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Thomas McDonald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/19/2010.
- 2) The plan was confirmed on 03/04/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/26/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/22/2013.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,113.00.
- 10) Amount of unsecured claims discharged without payment: \$226,399.18.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**UST Form 101-13-FR-S (09/01/2009)**

**Receipts:**

Total paid by or on behalf of the debtor	\$28,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$28,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,087.49
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,137.90
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,225.39**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Infosource LP	Unsecured	445.05	513.92	513.92	37.61	0.00
American Infosource LP	Unsecured	294.25	356.97	356.97	26.13	0.00
American Infosource LP	Unsecured	184.00	208.21	208.21	15.24	0.00
American Infosource LP	Unsecured	778.30	859.71	859.71	62.92	0.00
Becket and Lee LLP-EFT	Unsecured	22,910.00	22,910.24	22,910.24	1,676.78	0.00
Becket and Lee LLP-EFT	Unsecured	31,561.00	31,561.92	31,561.92	2,310.00	0.00
Beneficial National Bank	Unsecured	1,862.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	4,200.00	4,506.89	4,506.89	329.85	0.00
Capital One NA	Unsecured	1,901.00	2,380.18	2,380.18	174.19	0.00
CITI	Unsecured	676.00	NA	NA	0.00	0.00
Citifinancial	Unsecured	1,012.00	NA	NA	0.00	0.00
Citimortgage Inc	Unsecured	30,347.00	30,900.20	30,900.20	2,261.56	0.00
Citimortgage Inc	Secured	272,881.00	276,911.39	276,911.39	0.00	0.00
Department Stores National Bank/Macy's	Unsecured	1,289.00	1,354.88	1,354.88	99.17	0.00
Department Stores National Bank/Macy's	Unsecured	1,457.04	1,525.67	1,525.67	111.66	0.00
Discover Bank	Unsecured	9,958.00	10,246.35	10,246.35	749.92	0.00
East Bay Funding LLC-EFT	Unsecured	5,363.00	5,363.92	5,363.92	392.58	0.00
East Bay Funding LLC-EFT	Unsecured	5,085.00	6,045.85	6,045.85	442.49	0.00
East Bay Funding LLC-EFT	Unsecured	4,921.00	5,754.00	5,754.00	421.14	0.00
eCast Settlement Corporation PA-EFT	Unsecured	1,900.30	1,900.30	1,900.30	139.08	0.00
FIRST FINANCIAL ASSET MGMT, INC	Unsecured	687.79	NA	NA	0.00	0.00
GEMB/Old Navy	Unsecured	52.00	NA	NA	0.00	0.00
GMAC	Secured	20,031.00	7,500.00	7,500.00	7,500.00	196.21
GMAC	Unsecured	0.00	12,443.54	12,443.54	910.74	0.00
Household Bank	Unsecured	443.22	NA	NA	0.00	0.00
HSBC Bank Nevada, NA	Unsecured	443.22	483.00	483.00	35.35	0.00
HSBC/Younkers	Unsecured	1,631.00	NA	NA	0.00	0.00
John Deere Credit	Unsecured	2,842.38	2,873.34	2,873.34	210.30	0.00
Macys Retail Holdings Inc.	Unsecured	1,224.88	NA	NA	0.00	0.00
MARRIOTT OWNERSHIP RESORTS, IN	Unsecured	17,242.00	21,756.73	21,756.73	1,592.36	0.00
MARRIOTT REWARDS	Unsecured	11,819.72	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MARRIOTT REWARDS	Unsecured	6,866.45	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	620.34	688.99	688.99	50.42	0.00
PRA Receivables Management LLC EFT	Unsecured	415.18	509.79	509.79	37.31	0.00
PRA Receivables Management LLC EFT	Unsecured	477.16	541.94	541.94	39.67	0.00
PRA Receivables Management LLC EFT	Unsecured	242.29	275.83	275.83	20.18	0.00
PRA Receivables Management LLC EFT	Unsecured	8,933.00	8,933.15	8,933.15	653.82	0.00
PRA Receivables Management LLC EFT	Unsecured	2,596.00	3,081.98	3,081.98	225.56	0.00
PRA Receivables Management LLC EFT	Unsecured	955.79	869.57	869.57	63.64	0.00
PRA Receivables Management LLC EFT	Unsecured	1,282.00	1,282.51	1,282.51	93.86	0.00
Resurgent Capital Services LP CDA-10587	Unsecured	6,994.00	7,213.60	7,213.60	527.96	0.00
Resurgent Capital Services LP CDA-10587	Unsecured	4,953.00	5,156.32	5,156.32	377.39	0.00
Resurgent Capital Services LP CDA-10587	Unsecured	11,017.00	12,163.73	12,163.73	890.25	0.00
Resurgent Capital Services LP/Dell Client Acct	Unsecured	850.49	966.77	966.77	70.76	0.00
Sears Recovery	Unsecured	8,489.00	NA	NA	0.00	0.00
THE GAP	Unsecured	369.04	NA	NA	0.00	0.00
Thr Buckle	Unsecured	325.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	295.65	389.48	389.48	28.51	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,500.00	\$7,500.00	\$196.21
All Other Secured	\$276,911.39	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$284,411.39</b>	<b>\$7,500.00</b>	<b>\$196.21</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$206,019.48</b>	<b>\$15,078.40</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,225.39</u>
Disbursements to Creditors	<u>\$22,774.61</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$28,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/25/2013

By: /s/ Thomas McDonald

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.